

<b>Notice of References Cited</b>	Application/Control No. 10/823,540	Applicant(s)/Patent Under Reexamination CZYZEWSKI ET AL.	
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**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
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**FOREIGN PATENT DOCUMENTS**

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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
*	U	Business Editors, "J.D. Power and Associates 1998 Credit Cardholder Satisfaction Study Ranks Wal-Mart MasterCard from Chase Highest in Customer Satisfaction For Both Basic and Gold Cards" December 8, 1998.
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